

Information to identify the case:

Debtor 1

Cynthia Seiden

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9802

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **17-26772-JNP**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

1/26/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Cynthia Seiden
Debtor

Case No. 17-26772-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Jan 26, 2023

Form ID: 3180WJ2

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2023:

Recip ID	Recipient Name and Address
jdb	+ Cynthia Seiden, 217 Nathaniel Ave., Cherry Hill, NJ 08003-1528
517535361	+ BAC BANK OF NY (CWALT 2006-16CB), Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108, (609) 250-0700 (NJ) 08108-2812
517215490	BONY as trustee of CWALT, Inc. ALT Series 2006-16C, Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
517017290	+ New Jersey American Water, 131 Woodcrest Road, PO Box 5079, Cherry Hill, NJ 08034-5079
517017292	Parker McCay P.A., 3 Greentree Centre, 7001 Lincoln Drive West: P.O. Box 974, Attn: Brian Cain, Esquire, Marlton, NJ 08053-0974
517017296	+ SLS Financial, 8742 Lucent Blvd., Suite 300, Littleton, CO 80129-2386
517017295	+ Shellpoint Mortgage Servicing, P.O. Box 1410, Troy, MI 48099-1410
517017298	+ State of New Jersey, Division of Law, 25 Market Street, P.O. Box 119, Trenton, NJ 08625-0119
517017297	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 26 2023 21:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 26 2023 21:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517047264	Email/Text: ebnbankruptcy@ahm.honda.com	Jan 26 2023 21:01:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
517017283	+ EDI: CAPITALONE.COM	Jan 27 2023 01:49:00	Capital One, P.O. Box 6492, Carol Stream, IL 60197-6492
517017285	+ EDI: WFNNB.COM	Jan 27 2023 01:49:00	Comenity Bank/HSN, PO Box 182120, Columbus, OH 43218-2120
517028557	EDI: DISCOVER.COM	Jan 27 2023 01:49:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517017286	EDI: DISCOVER.COM	Jan 27 2023 01:49:00	Discover Card, PO Box 71084, Charlotte, NC 28272-1084
517041787	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 26 2023 21:00:00	E*Trade Bank, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517017287	EDI: IRS.COM	Jan 27 2023 01:49:00	Internal Revenue Service, Department of the Treasury, P.O. Box 9019, Holtsville, NY 11742-9019
517017284	EDI: JPMORGANCHASE	Jan 27 2023 01:49:00	Chase, Cardmember Service, P.O. Box 1423,

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		Charlotte, NC 28201
517017291	+ Email/Text: bnc@nordstrom.com	Jan 26 2023 21:00:02 Nordstrom, P.O. Box 79139, Phoenix, AZ 85062-9139
517132163	+ EDI: JEFFERSONCAP.COM	Jan 27 2023 01:49:00 Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517158492	EDI: PRA.COM	Jan 27 2023 01:49:00 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
517017293	^ MEBN	Jan 26 2023 20:55:20 PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
517399169	+ Email/Text: bankruptcy@pseg.com	Jan 26 2023 21:00:00 PSE&G, PO Box 490, Cranford NJ 07016-0490
517017294	EDI: RMSC.COM	Jan 27 2023 01:49:00 Qcard/Synchrony Bank, P.O. Box 530905, Atlanta, GA 30353-0905
517191854	EDI: Q3G.COM	Jan 27 2023 01:49:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517017299	EDI: RMSC.COM	Jan 27 2023 01:49:00 Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
517020207	+ EDI: RMSC.COM	Jan 27 2023 01:49:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517017300	EDI: TDBANKNORTH.COM	Jan 27 2023 01:49:00 TD Bank, P.O. Box 84037, Columbus, GA 31908-4037
517017289	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 26 2023 21:00:00 Lexus Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
517047399	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 26 2023 21:00:00 Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517017301	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 26 2023 21:00:00 Toyota Motor Credit Corp., 240 Gibraltar Road, Suite 260, Horsham, PA 19044-2387
517086116	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 26 2023 21:00:00 Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517122277	+ EDI: AIS.COM	Jan 27 2023 01:49:00 Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 25		

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517017288	##+	KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2023 at the address(es) listed below:

Name	Email Address
Andrew B. Finberg	on behalf of Debtor Theodore M. Seiden andy@sjbankruptcyllaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Andrew B. Finberg	on behalf of Joint Debtor Cynthia Seiden andy@sjbankruptcyllaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Angela Catherine Pattison	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for The Bank of New York Mellon f/k/a The Bank of New York as Trustee for the Certificateholders CWALT Inc., Alternative Loan Trust 2006-16C apattison@hillwallack.com, apattison@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for The Bank of New York Mellon f/k/a The Bank of New York as Trustee for the Certificateholders CWALT Inc., Alternative Loan Trust 2006-16C eholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor BAC BANK OF NY (CWALT 2006-16CB) kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
TOTAL: 9	